Session # 33

NSLDS--Helping You Find the Answers

Presenters

- **U.S. Department of Education**
  - **Dan Hayward, Direct Loans**
  - **Valerie Sherrer, NSLDS**
  - **Susan Morgan-NSLDS**
  - **Steve Sesit, Raytheon, NSLDS Contract**

What is NSLDS?

■ Where does the data come from?

– FFEL data from tape dumps (initial load)

– ED-held portfolio from Debt Collection

– FFEL data from GAs

– Direct Loan data from Direct Loan Servicer

– Perkins Loan data from schools/servicers

– SSCR data from schools
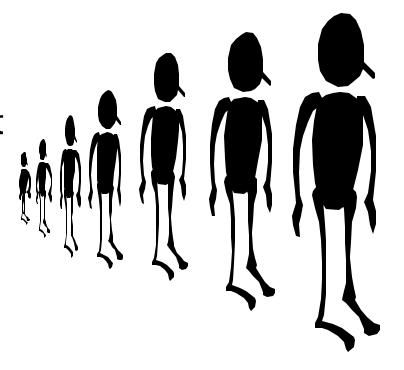
– Pell Grant data from RFMS

How big is NSLDS?

Students	41,025,927
Loans (FFEL, Direct, Perkins)	119,988,499
Pell Grants (1993-present)	22,657,279
School Branches	31,328
Schools	17,934
Lenders	31,023
Guaranty Agencies	60

How do we match data?

■ Borrower Identifiers
  - SSN
  - Date of birth
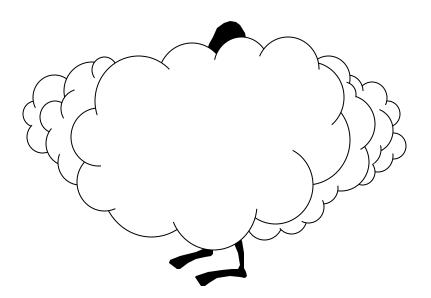 - Name, primarily first

How do we match data?

■ Loan Identifiers
  – Original school OPE ID
  – Loan type
  – Date of loan
  – Indicator of separate loan (FFEL and Direct)
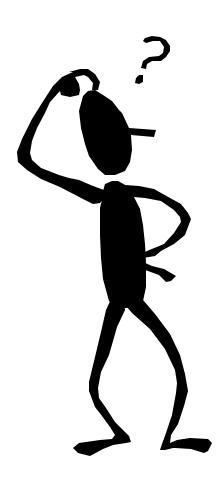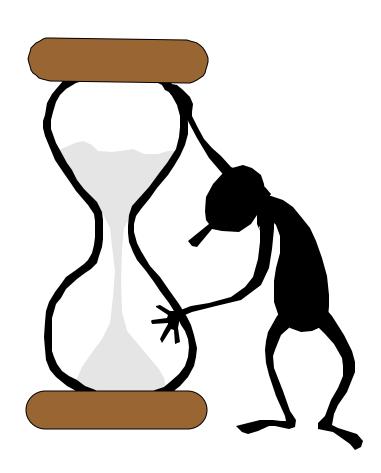 – PLUS borrower's SSN (FFEL and Direct)

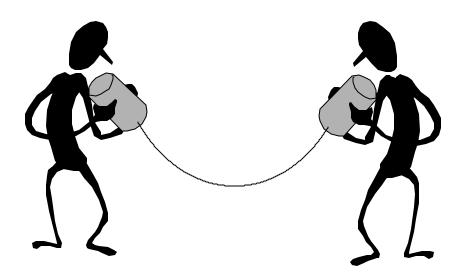# *Identifier Conflicts*

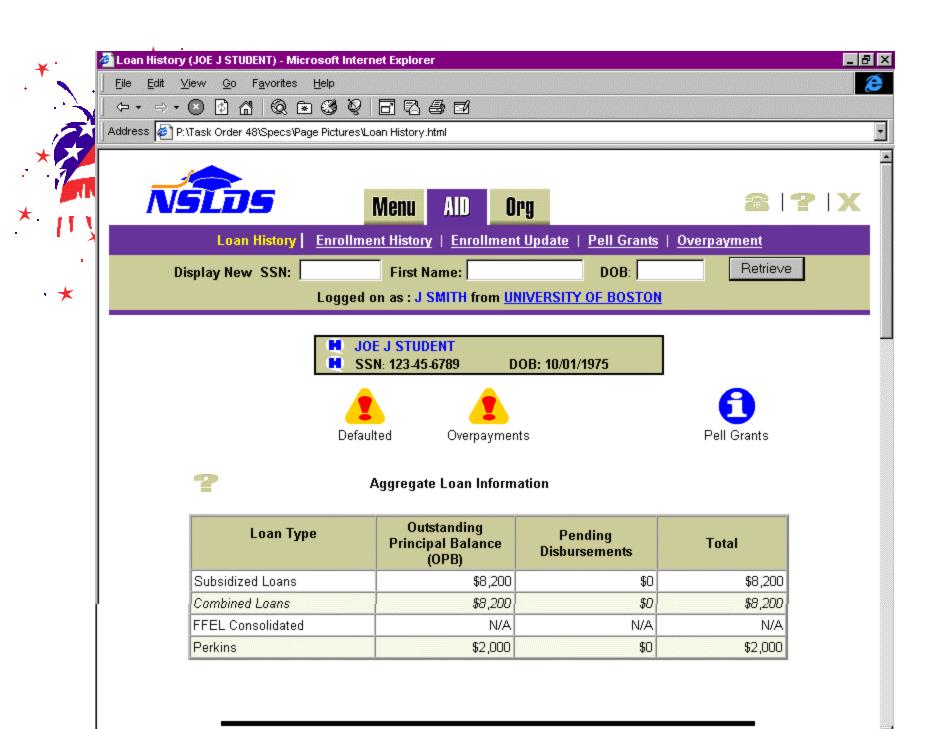# *Incorrect Data on Database*

Data Not Updated
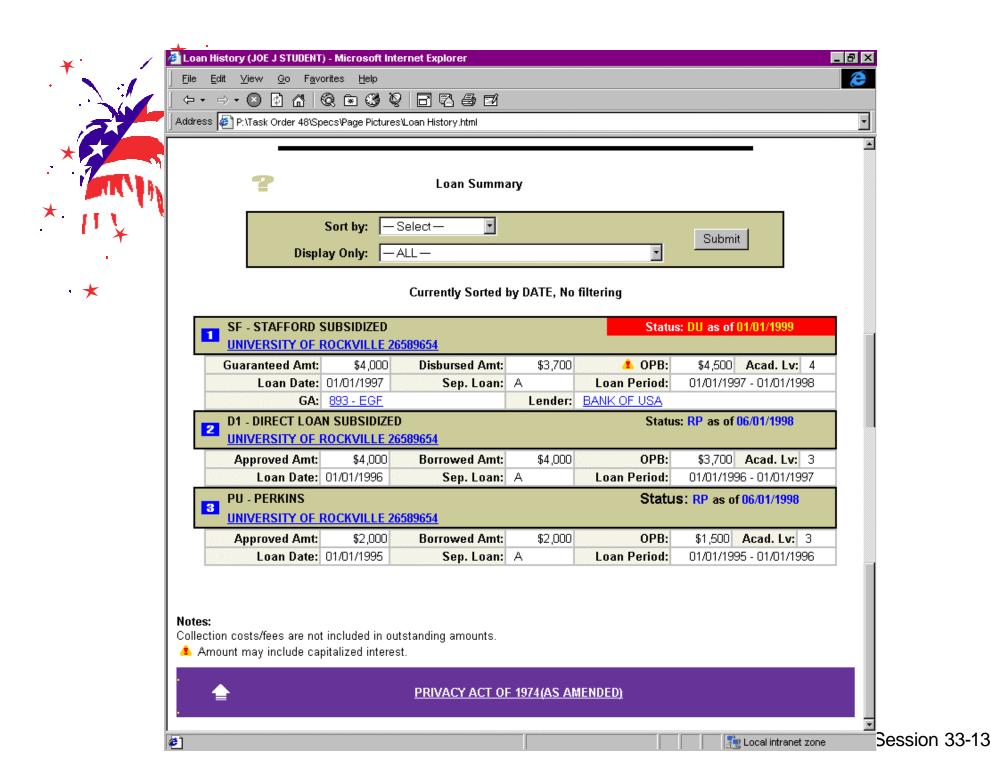
What do I do about conflicts?

- Obtain the facts
- Gather the documentation

Loan History (JOE J STUDENT) - Microsoft Internet Explorer

File   Edit   View   Go   Favorites   Help

Address   P:\Task Order 48\Specs\Page Pictures\Loan History.html

NSLDS

Menu | AID | Org

Loan History | Enrollment History | Enrollment Update | Pell Grants | Overpayment

Display New SSN: [   ]   First Name: [   ]   DOB: [   ]   Retrieve

Logged on as : J SMITH from UNIVERSITY OF BOSTON

JOE J STUDENT
SSN: 123-45-6789   DOB: 10/01/1975

Defaulted   Overpayments   Pell Grants

Aggregate Loan Information

Loan Type	Outstanding Principal Balance (OPB)	Pending Disbursements	Total
Subsidized Loans	$8,200	$0	$8,200
Combined Loans	$8,200	$0	$8,200
FFEL Consolidated	N/A	N/A	N/A
Perkins	$2,000	$0	$2,000

Local intranet zone

Loan History (JOE J STUDENT) - Microsoft Internet Explorer

File   Edit   View   Go   Favorites   Help

Address P:\Task Order 48\Specs\Page Pictures\Loan History.html

Loan Summary

Sort by: — Select —

Display Only: — ALL —

Submit

Currently Sorted by DATE, No filtering

SF - STAFFORD SUBSIDIZED				**Status: DU as of 01/01/1999**
UNIVERSITY OF ROCKVILLE 26589654				
Guaranteed Amt:	$4,000	Disbursed Amt:	$3,700	⚠ OPB: $4,500 Acad. Lv: 4
Loan Date:	01/01/1997	Sep. Loan:	A	Loan Period: 01/01/1997 - 01/01/1998
GA:	893 - EGF	Lender:	BANK OF USA	

D1 - DIRECT LOAN SUBSIDIZED				**Status: RP as of 06/01/1998**
UNIVERSITY OF ROCKVILLE 26589654				
Approved Amt:	$4,000	Borrowed Amt:	$4,000	OPB: $3,700 Acad. Lv: 3
Loan Date:	01/01/1996	Sep. Loan:	A	Loan Period: 01/01/1996 - 01/01/1997

PU - PERKINS				**Status: RP as of 06/01/1998**
UNIVERSITY OF ROCKVILLE 26589654				
Approved Amt:	$2,000	Borrowed Amt:	$2,000	OPB: $1,500 Acad. Lv: 3
Loan Date:	01/01/1995	Sep. Loan:	A	Loan Period: 01/01/1995 - 01/01/1996

Notes:
Collection costs/fees are not included in outstanding amounts.
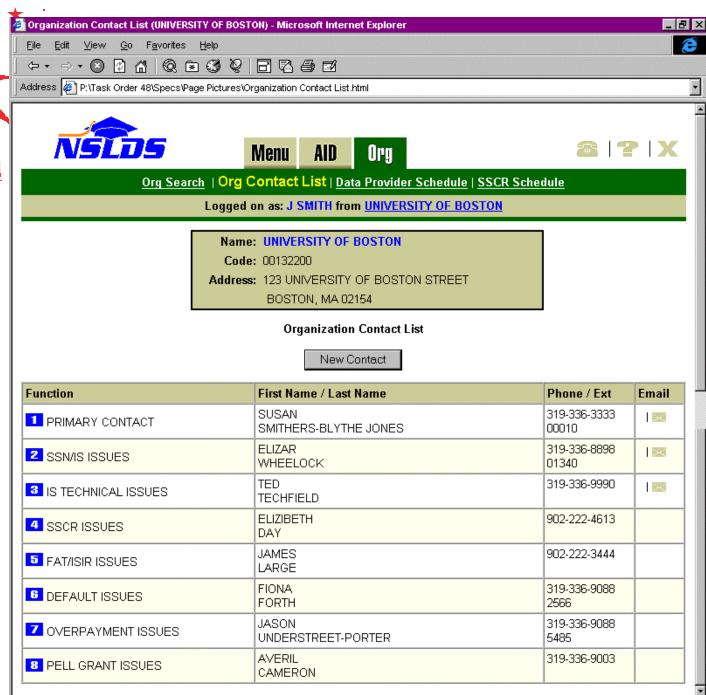⚠ Amount may include capitalized interest.

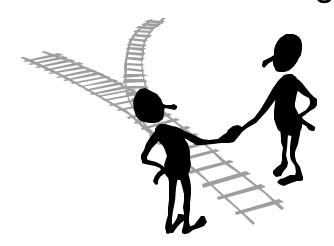**PRIVACY ACT OF 1974(AS AMENDED)**

Local intranet zone

What do I do about conflicts?

- Determine whether to award aid using authority of GEN-96-13
  - if data provider is no longer viable or
  - no immediate resolution
- Pursue correction of NSLDS database

FFEL Data and the GA

■ Common approach to conflict resolution
  - Common Manual
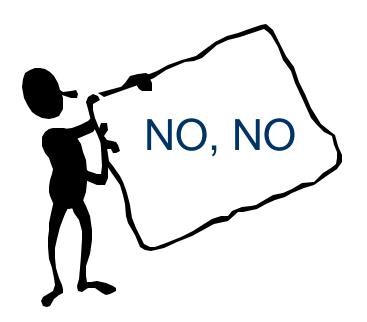 - NCHELP Operations Committee
  - NCHELP/NSLDS Workgroup

FFEL Data and the GA

■ Identifier Conflict

– when we change

– when we can't change

FFEL Data and the GA
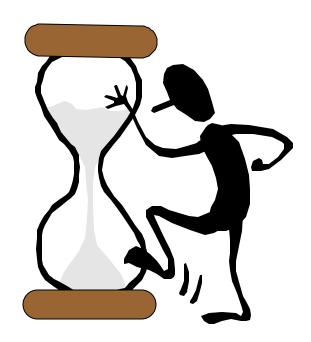
■ Incorrect Data

– NSLDS says "DEFAULT," borrower says

NO, NO

FFEL Data and the GA

- Data not updated
  - Lender reporting to GA
  - GA reporting to NSLDS
  - Archived loans

Direct Loans and the DL Servicer

- Impact on Borrowers

Direct Loans and the DL Servicer
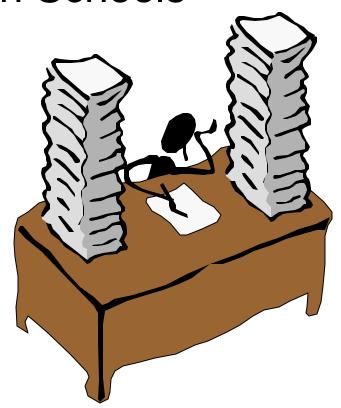
■ Impact on Schools

Direct Loans and the DL Servicer
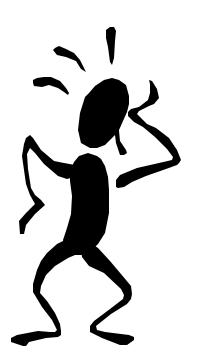
- Direct Loan Identifier Conflicts with NSLDS
  - Approximately 27,000 borrowers

Direct Loans and the DL Servicer

- ## Current Processes
  - Update on NSLDS reporting activities
    - Consolidation loans
    - Improved edit pass rate
    - SSCR and pilot project
    - Reasonability edits

Direct Loans and the DL Servicer

- Correcting Direct Loan identifier conflicts
  - Call School Services   1 (888) 877-7658
  - Describe the condition
  - Provide information
  - School Services will advise of documentation requirements

Direct Loans and the DL Servicer

■ Correcting Direct Loan conflicts (cont)

– Fax information to:
1 (800) 848-0984 Attn: School Services or,
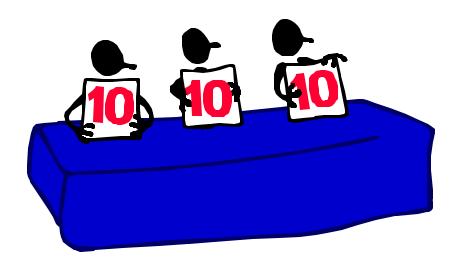
– Mail to:
Direct Loan Servicing Center
Attn: School Services
PO Box 4609
Utica NY 13501

Direct Loans and the DL Servicer

- Future Processes
  - New Process to be Initiated 06/30/2000
  - More frequent reporting
  - Full implementation of SSCR pilot project

NSLDS & DCS

- ■ Terminology
  - – DCS
  - – Subrogation
- ■ Reporting from GAs, Direct Loans, and Perkins schools to DCS
- ■ Monthly reporting to NSLDS

What is a Rolled Up Loan?

	Amount	OPB
LOAN 1	$3,000	$11,000
LOAN 2	$4,000	0
LOAN 3	$4,000	0

Types of Conflicts Unique to DCS

- Rolled up loans in one debt record
- Disbursements reported as loans
- Original provider reports differently to NSLDS than subrogation submission to DCS
  - loans
  - overpayments

If…   Then...

- You have a student with a conflict with DCS information:

- Contact the NSLDS Customer Service at: 1-800-999-8219

Please note: This is not the point of contact for students.

Students contact the DCS Customer Service at:

1-800-621-3115

NSLDS Customer Service

1-800-999-8219

Call between the hours of 8:00 a.m. and 8:00 p.m. ET any weekday other than Federal holidays.

Or, e-mail: nsldscoe@raytheon.com